

M&F BANCORP, INC.

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 2807810	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$294	\$301	2.6%		
Loans	\$173	\$189	9.4%		
Construction & development	\$6	\$7	12.8%		
Closed-end 1-4 family residential	\$26	\$24	-7.8%		
Home equity	\$3	\$3	-7.1%		
Credit card	\$0	\$0			
Other consumer	\$0	\$1	9.3%		
Commercial & Industrial	\$9	\$11	20.3%		
Commercial real estate	\$119	\$134	11.8%		
Unused commitments	\$27	\$23	-14.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$58	\$58	-0.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$3	\$8	185.5%		
Cash & balances due	\$43	\$26	-39.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$259	\$266	2.8%		
Deposits	\$252	\$261	3.4%		
Total other borrowings	\$1	\$1	-8.6%		
FHLB advances	\$1	\$1	-3.1%		
Equity					
Equity capital at quarter end	\$35	\$35	0.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.0%	10.7%	--		
Tier 1 risk based capital ratio	17.2%	15.5%	--		
Total risk based capital ratio	18.4%	16.8%	--		
Return on equity ¹	-1.5%	2.8%	--		
Return on assets ¹	-0.2%	0.3%	--		
Net interest margin ¹	3.5%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	33.6%	47.1%	--		
Loss provision to net charge-offs (qtr)	0.0%	506.3%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	14.4%	15.1%	0.0%	0.3%	--
Home equity	3.6%	3.5%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.1%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.1%	--
Commercial real estate	5.5%	2.8%	0.0%	0.0%	--
Total loans	6.0%	3.9%	0.0%	0.0%	